Case 24-11254-JNP Doc 8 Filed 02/15/24 Entered 02/16/24 00:22:00 Desc Imaged Certificate of Notice Page 1 of 5

Information to identify the case:					
Debtor 1:	Anthony J. DiNuova	Social Security number or ITIN: xxx-xx-9728			
	First Name Middle Name Last Name	EIN:			
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:			
United States Bank	kruptcy Court: District of New Jersey	Date case filed for chapter: 13 2/9/24			
Case number: 24-11254-JNP					

## Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Anthony J. DiNuova	
2.	All other names used in the last 8 years		
3.	Address	2413 Hartford Dr Glendora, NJ 08029–1756	
	Debterie etterner	Jeffrey E. Jenkins	Contact phone (856) 546-9696
4.	Name and address	Jenkins Law Group 412 White Horse Pike Audubon, NJ 08106	Email: mail@jjenkinslawgroup.com
5.	Bankruptcy trustee Name and address	Andrew B Finberg Office of the Chapter 13 Standing Trustee 535 Route 38 Suite 580 Cherry Hill, NJ 08002	Contact phone 856–663–5002
6.	Bankruptcy clerk's office  Documents in this case may be filed at this address.  You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .  (800) 676–6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov.	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856–361–2300 Date: 2/10/24

For more information, see page 2

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Debtor Anthony J. DiNuova Case number 24-11254-JNP

#### Meeting of creditors March 14, 2024 at 10:00 AM Debtors must attend the meeting Location: to be questioned under oath. In a Meeting held by Zoom, visit join.zoom.us, Enter Meeting ID 571 854 9346, Click on JOIN joint case, both spouses must The meeting may be continued or adjourned to a later using passcode 0895556855, or call 1–856–329–3438 attend. Creditors may attend, but are not date. If so, the date will be on the court docket. required to do so. All individual debtors must provide picture For additional meeting information go identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a> your case being dismissed. 8. Deadlines Deadline to file a complaint to challenge Filing deadline: 5/13/24 The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following deadlines. You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 4/19/24 (except governmental units): Filing deadline: 180 days from date of order for relief. Deadline for governmental units to file a proof of 11 U.S.C. § 502(b)(9) Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <a href="http://www.nib.uscourts.gov">https://www.nib.uscourts.gov</a> under File An Electronic Claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collatoral propriless of whether they file a proof of claim. Filing a proof of the p Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Deadline to object to exemptions: Filing deadline: 30 days after the The law permits debtors to keep certain property as exempt. If you conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors may file an objection. 9. Filing of plan The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent to you separately If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have 10. Creditors with a foreign address any questions about your rights in this case. 11. Filing a chapter 13 Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The bankruptcy case debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as 12. Exempt property exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan 13. Discharge of debts are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline. WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

Official Form 309I

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United States Bankruptcy Court District of New Jersey

In re: Case No. 24-11254-JNP

Anthony J. DiNuova Chapter 13

Debtor

# **CERTIFICATE OF NOTICE**

District/off: 0312-1 User: admin Page 1 of 3 Date Rcvd: Feb 13, 2024 Form ID: 309I Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2024:

Recip ID		Recipient Name and Address Anthony J. DiNuova, 2413 Hartford Dr, Glendora, NJ 08029-1756
520158903	+	AMCA, PO Box 1235, Elmsford NY 10523-0935
520158902		Aetna, co ORS, PO Box 2911269, Nashville TN 372291269
520158905	+	Breg Inc, co Benuck Rainey Inc, 25 Concord Road, Lee NH 03861-6624
520158906	+	Capital One Bank, 5800 North Course Drive, Houston TX 77072-1613
520158907		Capital One Bank, co Pressler Pressler, 7 Entin Road, Parsippany NJ 070545020
520158908	+	Capital One Bank USA, 810 Bloomfield Avenue, Caldwell NJ 07006-6700
520158909	+	Capital One Bank USA NA, co Hayt Hyt Landau LLC, Two Industrial Way West, Eatontown NJ 07724-2265
520158912		Citizens Bank, co Central Credit Services LLC, PO Box 1880, Saint Charles MO 633021880
520158914		Cooper University Health Care, PO Box 95000, Philadelphia PA 191950001
520158915		Copper University Health Care, co Arcadia Recovery Bureau LLC, PO Box 70256, Philadelphia PA 191760256
520158917		Emerg Phy Asoc of SJ, co HRRG, PO Box 5406 Suite 100, Cincinnati OH 452737942
520158918		Emerg Phy Assoc of S Jersey, co ARS, PO Box 630806, Cincinnati OH 452630806
520158923	+	HSBC Bank Nevada NAOrchard Bank, 330 S Warminster Road Suite 353, Hatboro PA 19040-3433
520158924		HSBC Card Services, PO Box 385908, Minneapolis MN 554385908
520158922		Haddon Emergency Physicians, co Transworld Systems Inc, PO Box 15095, 198505095
520158921		Haddon Emergency Physicians, co Harvard Collection, 4839 N Elston Avenue, Chicago IL 606302534
520158927		Kennedy Health System, PO Box 958, Woodbury NJ 08096
520158926	+	Kennedy Health System, so Jefferson Cherry Hill Hospital, 2201 Chapel Avenue West, Cherry Hill NJ 08002-2048
520158929	+	Life Storage, 851 North Black Horse Pike, Blackwood NJ 08012-3936
520158930		Mainline Emergency Medicine, PO Box 415751, Boston MA 022415751
520158933		Millenium Health LLC, PO Box 844468, Dallas TX 752844468
520158935	+	Paula DiNuova, 2413 Hartford Drive, Glendora NJ 08029-1756
520158937	+	Progressive Garden State Ins Co, co Credit Collection Services, Two Wells Avenue 02459-3225
520158936	+	Progressive Garden State Ins Co, co Credit Collection Services, 725 Canton Street, Norwood MA 02062-2679
520158941	+	Select Portfolio Servicing, co KML LAw Group PC, 216 Haddon Avenue Suite 406, Collingswood NJ 08108-2812
520158944	+	Temple University Hospital, 3401 North Broad Street, Philadelphia PA 19140-5189
520158945	+	Virtua Health System, co Apex Asset Management LLC, PO Box 7044, Lancaster PA 17604-7044
520158946		Virtua West Jersey Health System, PO Box 8500, Philadelphia PA 191788267

#### TOTAL: 29

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID aty	Notice Type: Email Address Email/Text: mail@jjenkinslawgroup.com	Date/Time	Recipient Name and Address
aty	Linan text. man eggenxnisiawgioup.com	Feb 13 2024 21:02:00	Jeffrey E. Jenkins, Jenkins Law Group, 412 White Horse Pike, Audubon, NJ 08106
tr	+ Email/Text: pmarraffa@standingtrustee.com	Feb 13 2024 21:02:00	Andrew B Finberg, Office of the Chapter 13 Standing Truste, 535 Route 38, Suite 580, Cherry Hill, NJ 08002-2977
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 13 2024 21:04:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 13 2024 21:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

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520158904	+ EDI: TSYS2	F	eb 14 2024 01:47:00	Barclays Bank Delaware, PO Box 8803, Wilmington DE 19899-8803
520158910	EDI: CAPITALONE.COM	F	eb 14 2024 01:47:00	Capital One Bank USA NA, PO Box 71083, Charlotte NC 282721083
520158911	+ Email/Text: bankruptcy@cav		eb 13 2024 21:04:00	Cavalry Portfolio Service, 500 Summit Lake Drive Suite 400, Valhalla NY 10595-2321
520158913	+ EDI: COMCASTCBLCENT	F	eb 14 2024 01:47:00	Comcast Xfinity, PO Box 70219, Philadelphia PA 19176-0219
520158916	+ Email/PDF: creditonebknotifi		eb 13 2024 21:06:54	Credit One Bank, PO Box 60500, City of Industry CA 91716-0500
520158919	EDI: PHINAMERI.COM	F	eb 14 2024 01:47:00	GMAC, Payment Processing Center, PO Box 78143, Phoenix AZ 850628143
520158920	+ Email/Text: tlynch@gtmua.co	F	eb 13 2024 21:04:00	GTMUA, PO Box 216, Glendora NJ 08029-0216
520158925	Email/Text: mail@jjenkinslav		eb 13 2024 21:03:00	Jenkins Law Group, 412 S Whitehorse Pike, Audubon NJ 08106
520158928	^ MEBN	F	eb 13 2024 20:58:56	KML Law Group, 701 Market Street Suite 5000 BNY, Philadelphia PA 19106-1541
520158931	+ Email/PDF: MerrickBKNotifi		eb 13 2024 21:06:52	Merrick Bank, PO Box 660702, Dallas TX 75266-0702
520158932	+ Email/Text: bankruptcydpt@1		eb 13 2024 21:04:00	Midland Funding LLC, 3111 Camino Del Rio North Suite 1300, San Diego CA 92108-5750
520158934	+ Email/Text: csc.bankruptcy@		eb 13 2024 21:05:00	New Jersey American Water, PO Box 578, Alton IL 62002-0578
520158938	^ MEBN	F	eb 13 2024 20:57:29	PSEG Co, PO Box 14444, New Brunswick NJ 089064444
520158939	+ EDI: CCS.COM	F	eb 14 2024 01:47:00	Quest Diagnostics, co Credit Collection Services, Two Wells Avenue, Newton Center MA 02459-3225
520158943	EDI: AISSPRINT	F	eb 14 2024 01:47:00	Sprint, PO Box 4191, Carol Stream IL 60197
520158940	Email/Text: BKSPSElectronic	cCourtNotifications@spservicing. F	com eb 13 2024 21:05:00	Select Portfolio Servicing, PO Box 65250, Salt Lake City UT 841650250
520158942	^ MEBN	F	eb 13 2024 20:58:43	South Jersey Gas, Po Box 6091, Bellmawr NJ 080996091

TOTAL: 21

### BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

# **NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Page 3 of 3 District/off: 0312-1 Total Noticed: 50 Date Rcvd: Feb 13, 2024 Form ID: 309I

Date: Feb 15, 2024 Signature: /s/Gustava Winters